

Deadlines for Saving and Enrolling



Senior Health Insurance
Information Program

Ask SHIIP

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Regional Program Manager

Q: I retired, but did not sign up for Medicare. My insurance through my former employer tells me I must sign up. How do I do this?

A: You can sign up for Medicare Part A at any time.

To sign up for Medicare Part B it is important to know exactly when you retired. Has it been less than 8 months (not including the month you retired) since you have been “actively” employed? If so, you can sign up for Medicare Part B at any time during the 8 months.

If it has been more than eight months, you can only enroll in Medicare Part B during the general enrollment period of January 1st through March 31st with coverage starting July 1st. If it has been more than eight months you may also be charged a late penalty.

Social Security handles eligibility and enrollment for Medicare. To enroll, you can

visit your local Social Security office, or call them at 1-800-772-1213. You can also visit their web site at www.ssa.gov for more information.

Q: I heard about the \$600 that Medicare will pay toward the cost of my medications. Is it too late to sign up?

A: No, it is not too late. You have until December 31st, to sign up and receive the \$600 in assistance for 2004. Any monies you don't use will rollover to next year. On January 1st, 2005 you will also be eligible for an additional \$600 in assistance.

To qualify for this assistance you must meet the following guidelines:

- ❑ You have or are eligible for Medicare Part A or Part B.
- ❑ Your annual income in 2004 is less than \$12,569 for an individual or less \$16,862 for a married couple.
- ❑ You do **not** have prescription drug coverage through Medicaid, TRICARE, or other insurance (there are a few exceptions such as VA coverage).

For help more information and help signing up, you can call and talk to a SHIIP volunteer counselor at 1-800-452-4800 or call 1-800-MEDICARE. You can also visit www.medicare.gov.

SHIIP counselors can also tell you about other prescription assistance you may be eligible for such as HoosierRx.

Q: I received a letter from Medicare saying I qualify for \$600 assistance paying for my medications. The letter says to call the company listed on my letter. Why is Medicare sending me this letter?

A: Medicare has found that people who qualify for the financial assistance available through the new Medicare approved drug discount cards have been slow to sign up. Medicare is mailing out more than one million letters to individuals like you who are already receiving assistance through the Medicare Saving Program because they know you most likely qualify for this help as well. For more information and assistance call 1-800-452-4800 to talk to a SHIIP counselor or call 1-800-MEDICARE.

Sources: www.medicare.gov, www.cms.gov (Centers for Medicare and Medicaid Services), www.ssa.gov

Address your questions to:

Ask SHIIP
311 W. Washington Street
Ste. 300
Indianapolis, IN 46204
Or www.state.in.us/idoi/shiip
1-800-452-4800

SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.